HOME INSURANCE REPAIR RESOURCE

Insurance-Required Panel Replacement Toolkit

A homeowner, agent, and electrician packet for documenting a Federal Pacific, FPE Stab-Lok, Zinsco, GTE-Sylvania, Sylvania-Zinsco, or outdated electrical panel replacement.

For carrier review

Collect the carrier notice, safe before photos, permit, invoice, inspection, and completion note.

Agent-ready handoff

Send one organized packet so the agent can forward it without reconstructing the project.

Carrier rules vary

Replacement can help resolve a carrier flag, but no checklist can promise reinstatement or continued coverage.

START HERE

1. Core underwriting packet

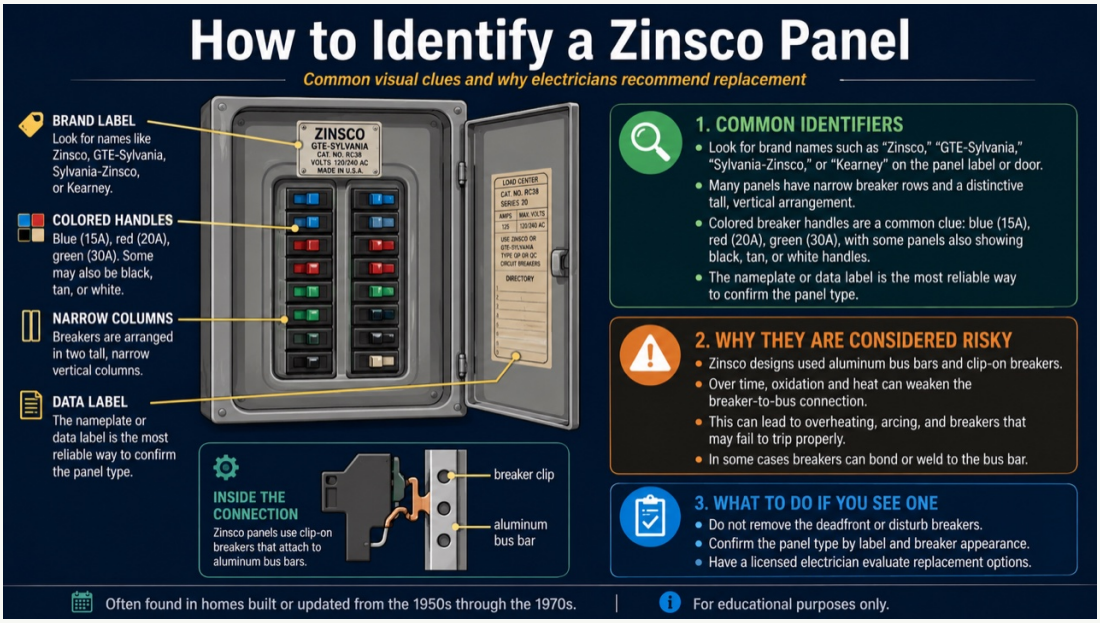
Send a tidy packet instead of scattered screenshots. The goal is proof of the requirement, proof of the work, and proof that the work passed inspection.

1. Carrier letter, inspection note, or underwriting email naming the panel concern and deadline.
2. Before photos: panel label, breaker handles, main amperage, and a wide shot of the panel location.
3. Licensed electrician invoice describing the full panel replacement or service upgrade.
4. Electrical permit number, permit receipt, or public permit record.
5. Passed final inspection, permit close-out, or approved inspection screenshot.
6. Contractor completion note naming the old panel, new panel make/model, amperage, install date, and license number.

DO NOT REMOVE THE INNER COVER

2. Safe photo guide

Open only the outer panel door. Do not remove the deadfront cover, touch conductors, pull breakers, or stand near the panel if you see scorching, hear buzzing, smell heat, or feel unsafe.



Use label and breaker photos for identification. Leave invasive inspection to a licensed electrician.

Door label

Open only the outer door and capture the manufacturer label if visible.

Breaker faces

Take one straight-on photo of the breaker handles and labels without touching anything inside.

Main rating

Photograph the main breaker amperage or service rating if it can be seen from the open door.

Room context

Step back and show where the panel sits, including clearance, wall condition, and nearby equipment.

GIVE THIS TO THE ELECTRICIAN

3. Contractor completion letter template

The letter should be factual. It does not need to make insurance promises; it needs to identify what was replaced and how the job was closed out.

> To whom it may concern,
>
> This letter confirms that [company name], license #[license number], replaced the electrical panel at [property address] on [install date].
>
> The prior panel was identified as [Federal Pacific / FPE Stab-Lok / Zinsco / GTE-Sylvania / outdated panel]. The new panel is [manufacturer/model or series], rated [amperage], and was installed under permit #[permit number] with [jurisdiction].
>
> Final inspection was approved on [inspection date]. Please contact [company phone/email] if additional project documentation is needed.
>
> [signature]

Fields to confirm

- Property address and homeowner name.
- Old panel brand or condition named by the carrier.
- New panel manufacturer, model or series, and service amperage.
- Permit jurisdiction, permit number, and final inspection date.
- Electrician company name, license number, phone, and signature.

FORWARD-READY PACKET

4. Agent-facing handoff

Attach the packet and use a concise note that lets the agent forward it without rewriting the story.

- Here is the carrier letter or 4-point inspection note that flagged the panel.
- Here are before photos showing the panel label and breaker style.
- Here is the invoice from the licensed electrician who performed the replacement.
- Here is the permit and passed final inspection.
- Here is the completion note with the new panel make, model, amperage, install date, and license number.
- Please confirm whether underwriting needs anything else before the deadline.

SEND AFTER INSPECTION

5. Copy/paste email

> Subject: Electrical panel replacement documentation for underwriting
>
> Hello,
>
> The flagged electrical panel at [property address] has been replaced by [licensed electrician or company].
>
> Old panel noted by the carrier: [Federal Pacific / Stab-Lok / Zinsco / GTE-Sylvania / outdated panel].
>
> New panel: [new panel make/model]. Service amperage: [amperage]. Install date: [install date].
>
> Attached are the contractor invoice, permit record, passed final inspection, and completion note.
>
> Please send these documents to underwriting and let me know whether anything else is needed to clear the panel requirement before my deadline of [carrier deadline].
>
> Thank you.

LOCAL NOTES

6. Metro addenda

Exact permit routing depends on the property address. Use these notes to ask better contractor questions before the job starts.

Metro	Questions to ask
Atlanta, GA	City or county electrical permit; Georgia Power or local EMC coordination may apply.
Riverside, CA	City or county Building & Safety path; confirm RPU versus SCE territory for the address.
Fresno, CA	City or county permit path; PG and E coordination may be needed for service work.
Fort Collins, CO	Fort Collins Building Services or nearby jurisdiction; Light & Power or local utility coordination.
Denver, CO	Denver CPD or suburban jurisdiction; Xcel coordination is common for service work.

CLOSEOUT DETAILS

7. For electricians

These five details reduce follow-up calls and give the homeowner a cleaner underwriting packet.

1. State that the flagged Federal Pacific, FPE Stab-Lok, Zinsco, GTE-Sylvania, Sylvania-Zinsco, or outdated panel was removed/replaced.
2. Name the new panel manufacturer, model/series, main breaker rating, and service amperage.
3. Include the permit number, inspection date, and jurisdiction that approved the work.
4. List any utility coordination if the meter was pulled or service was upgraded.
5. Put the company license number and direct office contact on the invoice or letter.

CAREFUL CITATIONS

Source-backed notes

Use careful language. Carrier rules vary, and a completed repair does not guarantee reinstatement or continued coverage.

CPSC Federal Pacific Stab-Lok notice
cpsc.gov

ESFI home electrical safety
esfi.org

NFPA 70 National Electrical Code overview
nfpa.org

Need help?
Insurance Repair Help helps homeowners organize insurance-required repair requests and, where available, consider one relevant contractor option. Start at insurancerepairhelp.com.